



Ohio National
Financial Services®

Post Office Box 237
Cincinnati, Ohio 45201-0237
Telephone: 513.794.6100
www.ohionational.com

VIA ELECTRONIC AND OVERNIGHT DELIVERY

September 1, 2011

Kenneth G. Hill, Acting Bureau Chief
State of California
Department of Insurance
Market Conduct Division
Field Rating & Underwriting Bureau
45 Fremont Street, 22nd Floor
San Francisco, California 94105

Re: California Market Conduct Examination
The Ohio National Life Insurance Company (NAIC #67172) and
Ohio National Life Assurance Corporation (NAIC #89206)
FINAL RESPONSE

Dear Mr. Hill:

In response to your letter of August 10, 2011, we have one suggested change regarding the Public Report pertaining to settlement options (point #4).

In our previous response dated June 23, 2011, in addition to including the settlement options in our claim acknowledgment letters, we indicated that all available settlement options are set forth in the applicable life insurance policy involved. This is an important point that was omitted in the Final Public Report. Therefore, the Summary of our Response should read as follows (changes in bold):

Summary of Company Response. **In addition to the settlement options that are set forth in the applicable life insurance policy involved,** the Companies have revised life claim acknowledgement letters to include the various settlement options available to the claimant based upon the particular policy/contract that was issued.

We thank the Department for allowing us to submit this Final Response.

Sincerely,

A handwritten signature in black ink, appearing to read "E. F. Martini".

Elizabeth F. Martini
Vice President and Counsel

EFM:mam